

Fill in this information to identify the case:

Debtor 1	Carolyn Elaine Skipworth Levine
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: Middle District of North Carolina	
Case number	15-50976

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: SECRETARY OF VETERANS AFFAIRS OF WASHINGTON, D.C.

Court claim no. (if known): 7-2

Last 4 digits of any number you use to identify the debtor's account:

7 8 5 0

Date of payment change:

Must be at least 21 days after date of this notice

04/01/2020

New total payment:

Principal, interest, and escrow, if any

\$ 1,126.56

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 2.00%

New interest rate: 4.00%

Current principal and interest payment: \$ 766.77 New principal and interest payment: \$ 817.04

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Carolyn Elaine Skipworth Levine Case number (if known) 15-50976  
 First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
- I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/S/ Michelle R. Ghidotti-Gonsalves

Signature

Date 03/11/2020

Print:	<u>Michelle R. Ghidotti-Gonsalves</u>	Title	<u>Authorized Agent for Secured Creditor</u>
	First Name	Middle Name	Last Name
Company	<u>Ghidotti-Berger, LLP.</u>		
Address	<u>1920 Old Tustin Avenue</u>		
	Number	Street	
	<u>Santa Ana</u>	<u>CA</u>	<u>92705</u>
Contact phone	<u>949-427-2010</u>		
	Email <u>bknottifications@ghidotberger.com</u>		



BSI Financial Services  
 314 S Franklin St. / Second Floor PO Box 517  
 Titusville PA 16354  
 Toll Free: 800-327-7861  
 Fax: 814-217-1366  
[myloanweb.com/BSI](http://myloanweb.com/BSI)

January 8, 2020

CAROLYN E LEVINE

120 CHESTNUT HTS CT  
 WINSTON SALEM NC 27107

Loan Number: [REDACTED]

Property Address: 120 CHESTNUT HEIGHTS CT  
 WINSTON SALEM NC 27107

Dear CAROLYN E LEVINE:

**Changes to Your Mortgage Interest Rate and Payments on 03/01/20.**

**Under the terms of your mortgage modification dated 04/01/14, you are coming up on a step change during which your interest rate will change to the next step rate. Per the terms of your modification agreement, your interest rate will change to 4.00000%, effective 03/01/20. This change in your interest rate will result in a new monthly payment of \$817.04, and your first payment at the new adjusted amount is due 04/01/20. You will receive a letter notifying you of each step rate change.**

The table below shows your existing rate and payment and your new rate and payment:

	Current Rate and Payment	New Rate and Payment
<b>Interest Rate</b>	3.00000%	4.00000%
<b>Principal &amp; Interest Payment</b>	\$766.77	\$817.04
<b>Escrow (Taxes and Insurance)</b>	\$227.67	\$309.52
<b>Total Payment</b>	\$994.44	<b>\$1126.56 Due 04/01/20</b>

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET). North Carolina Collection Agency Permit (# 105711). \*North Carolina Collection Agency Permit (# 105711).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



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**Please note:**

Your monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable). If the cost of your homeowner's insurance, property taxes or other escrowed expenses increase, your monthly payment is subject to increase as well. The escrow payment amounts shown are based on current data and represent a reasonable estimate of expenditures for future escrow obligations; however, please note that your escrow payments may be adjusted periodically in accordance with applicable laws.

Your total monthly payment is calculated by adding the principal, interest and escrow amounts.

**If You Anticipate Problems Making your Payments:**

- Contact BSI Financial Services at 1-800-327-7861 as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options may be possible (most are subject to lender approval):
  - [Refinance your loan](#) with another lender;
  - [Modify your loan terms](#) with us;
  - [Sell your home](#) and use the proceeds to pay off your current loan;
  - If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to enter into a short sale by selling your home and using the proceeds to pay off your current loan or to deliver to us a deed-in- lieu of foreclosure.
- If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp/>.

Sincerely,

BSI Financial Services  
 NMLS # 38078; # 126672

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

GR-2009-01042016\_CA11042015

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**CERTIFICATE OF SERVICE**

On March 11, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR  
Wendell Wes Schollander, III  
schollanderlaw@bellsouth.net

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Kasra Sadjadi  
Kasra Sadjadi

On March 11, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR	TRUSTEE
Carolyn Elaine Skipworth Levine 120 Chestnut Heights Court Winston Salem, NC 27107	Kathryn L. Bringle Winston-Salem Chapter 13 Office 2000 West First St., Suite 300 P. O. Box 2115 Winston-Salem, NC 27102-2115

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Kasra Sadjadi  
Kasra Sadjadi